<u>IN THE UNITED STATES PATENT AND TRADEMARK OFFICE</u>

Application of: Lee et al   **Docket No.:** ISAA0043CIP

Serial No.:   09/675,992   **Art Unit:**   3626

Filed: September 29, 2000   **Examiner:**   Lena Najarian

Title: SCORE BASED DECISIONING

Date: February 16, 2007

Assistant Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

INFORMATION DISCLOSURE STATEMENT

Sir:

This Information Disclosure Statement is submitted:

(X)   under 37 CFR 1.97(b), or
       (within three months of filing national application; or date of entry of international application; or before
       mailing date of first office action on the merits; whichever occurs last)

( )   under 37 CFR 1.97(c) together with either a:
       ( )   Certification under 37 CFR 1.97(e), or
       ( )   a $180.00 fee under 37 CFR 1.17(p), or
       (After the CFR 1.97(b) time period, but before final action or notice of allowance, whichever occurs
       first)

( )   under 37 CFR 1.97(d) together with a:
       ( )   Certification under 37 CFR 1.97(e), and
       ( )   a $180.00 fee under 37 CFR 1.17(p), and
       (Filed after final action or notice of allowance, whichever occurs first, but before payment of the
       issue fee)

(X)   The Commissioner is authorized to charge any additional fees or credit any overpayment to Deposit Account No. 07-1445 (Order No. ISAA0043CIP).

(X)   Applicant(s) submit herewith Form 1449 or PTO SB/08 -- Information Disclosure Citation together with copies of patents, publications or other information of which applicant(s) are aware, which applicant(s) believe(s) may be material to the examination of this application and for which there may be a duty to disclose in accordance with 37 CFR 1.25.

( )   A concise explanation of the relevance of foreign language patents, foreign language publications and other foreign language information listed on PTO Form 1449 or SB/08, as presently understood by the individual(s) designated in 37 CFR 156(c) most knowledgeable about the content is given on the attached sheet, or where a foreign language patent is cited in a search report or other action by a foreign patent office in a counterpart foreign application, an English language version of the search report or action which indicates the degree of relevance found by the foreign office is listed on form PTO 1449 or SB/08 and is enclosed herewith.

It is requested that the information disclosed herein be made of record in this application.

Respectfully Submitted,

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Form 1449 (Modified)	Atty. Docket No.: ISAA0043CIP	Serial No.: 09/675,992
Information Disclosure **Statement By Applicant**	Applicant: Walter Lee et al	Examiner: Najarian, Lena
	Filing Date: 09/29/2000	Group: 3626

Non-Patent Literature Documents

Examiner Initial	No.	Author, Title, Date, Place (e.g. Journal) of Publication
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	3	Karen Gullo, "Neural Nets Versus Card Fraud: Chase's Software Learns to Detect Potential Crime", American Banker, vol. 155, No. 23, pp. 3, Feb. 1990
	4	Marose, Robert A., "A Financial Neural-Network Application", AI Expert, vol. 5, No. 5, May 1990 pp. 50-53
	5	Seidenberg, John P. et al., "Chase Employing Neural Network to Combat Card Fraud", CARD NEWS, vol. 4, No. 22, Nov. 13, 1989
	6	"New Automated 'Experts' Ready for Lenders", Aba Banking Journal, vol. 84, No. I, Jan 1992
	7	"Banks Wise Up to the Expertise of Artificial Intelligence Systems", Bank Technology News, Sep. 1992
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	9	Joachim Utans and John Moody, "Selecting Neural Network Architectures via the Prediction Risk: Application to Corporate Bond Rating Prediction",IEEE, 1991
	10	Boris, Larry, "People vs. Machine: A Case for Automated Tracking Systems," Credit World, vol. 80, No. 5, May/Jun. Aug 1992
	11	"Closing Ranks Against Fraud", Bank Systems & Technology, vol. 29, No. 2, Feb 1992.*
	12	Punch, Linda, "A Banner Year for the Crooks", Credit Card Management, vol. 4, No. 12, Mar 1992
	13	Rumelhart, D.E., et al., "Learning Representations by Back-Propagating Errors", Nature v 323 pp. 533-536 (1986).

	14	Hecht-Nielsen, R., "Theory of the Backpropagation Neural Network", Neural Networks for Perception, pp. 65-93 (1992)
	15	Weigend, A.S., et al., "Generalization by Weight-Elimination with Application to Forecasting", Advances in Neural Information Processing Systems 3, pp. 875-882

Examiner: Initial citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.